

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
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Attorneys for Secured Creditor
UNION COUNTY SAVINGS BANK



Order Filed on August 1, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Charise Breeden-Balaam,

Debtor.

Case No.: 18-27662 VFP

Adv. No.:

Hearing Date: 6/6/19 @ 10:00 a.m.

Judge: Vincent F. Papalia

ORDER REINSTATING STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 1, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

(Page 2)

Debtor: Charise Breeden-Balaam

Case No: 18-27662 VFP

Caption of Order: ORDER REINSTATING STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, UNION COUNTY SAVINGS BANK, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 33-35 Harding Terrace, Newark, NJ, 07112, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Douglas G. Mitchell, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the order granting relief entered March 12, 2019 as to property located at 33-35 Harding Terrace, Newark, NJ, 07112 is hereby vacated; and

It is further **ORDERED, ADJUDGED and DECREED** that the loss mitigation program payments through June 2019 are to be paid by June 30, 2019

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the loss mitigation payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees totaling \$881.00, comprised of \$531.00 for the motion for relief (\$350.00 attorney fee, \$181.00 filing fee) and \$350.00 for the opposition to the motion for relief, which is to be paid through Debtors' Chapter 13 plan; and

It is **ORDERED, ADJUDGED and DECREED** that the stay is hereby reinstated.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Charise Breeden-Balaam
Debtor

Case No. 18-27662-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2019.

db +Charise Breeden-Balaam, 33 Harding Terrace, Newark, NJ 07112-2005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Union County Savings Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas G. Mitchell on behalf of Debtor Charise Breeden-Balaam douglas@lawyermitchell.com,
gl8162@notify.cincompass.com
Kevin Gordon McDonald on behalf of Creditor Union County Savings Bank
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING LP, FKA COUNTRYWIDE HOME LOANS SERVICING LP kmcDonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6